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**REMARKS**

Applicants have carefully reviewed and considered the Office Action mailed on February 11, 2003, and the references cited therewith.

Claims 1, 6, 11, 16, and 18 are amended consistent with the originally filed specification. As a result, claims 1-20 are now pending in this application.

**§102(e) Rejection of the Claims**

The Examiner rejected claims 1-20 as being anticipated under 35 USC § 102(e) by U.S. Patent No. 6,349,290 (hereinafter "Horowitz"). It is fundamental that in order to sustain an anticipation rejection each and every step or element in the rejected claims must be taught or disclosed in the cited reference. The Horowitz reference fails to teach or disclose concurrent customer interactions as is recited in Applicants' amended independent claims 1, 6, 11, 16, and 18.

Horowitz is directed towards customizing a presentation and advice to a customer based on a customer profile. Horowitz does not teach how a customer can be concurrently engaged in multiple interactions that are being monitored on disparate channels for purposes of modifying one of the interactions. For example, a customer may be on the Internet while at the same time on the phone. Horowitz does not explain how such concurrent interactions can be used to alter one of the existing interactions. In Horowitz it is only after interactions that subsequent interactions can be altered or modified based on an analysis of prior (concluded) interactions. Conversely, Applicants' amended claims 1, 6, 11, 16, and 18 recite concurrent interactions.

Thus, the Horowitz reference fails to teach or disclose each and every element or step in Applicants amended claims 1, 6, 11, 16, and 18. Correspondingly, the rejections with respect to claims 1, 6, 11, 16, and 18 are no longer sustainable and should be withdrawn.

AMENDMENT AND RESPONSE

Serial Number: 09/540,502

Filing Date: March 31, 2000

Title: CHANNEL DIRECTOR FOR CROSS-CHANNEL CUSTOMER INTERACTIONS

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Conclusion

Applicants respectfully submit that the claims are in condition for allowance and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicants' attorney ((513) 942-0224) to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No.19-0743.

Respectfully submitted,

Thomas G. Brewer et al.

By his Representatives,

NCR Corporation  
1700 South Patterson Blvd., WHQ4  
Dayton, Ohio 45479  
(937) 445-7663

Date 5/8/03

By

Joseph P. Mehrle  
Joseph P. Mehrle  
Reg. No. 45,535

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: Commissioner for Patents, P.O.Box 1450, Alexandria, VA 22313-1450 on this 8th day of May, 2003.

Name

Amy Moriarty

Signature

Amy Moriarty